



Consumer Affairs Update

Consumer Central

Help us spread the word to Tennesseans about current scams and how to avoid unfair or deceptive businesses. Know what to look for and the steps a victim can take.



Air Conditioner Repair Scams

While most Tennesseans consider a working air-conditioning unit to be a summer survival staple, the Tennessee Department of Commerce & Insurance (TDCI) wants to make sure consumers know to be wary of scammers that profit from charging for unnecessary AC repair work.

Consider the following tips to help avoid air-conditioning repair scams:

- Check your air-conditioner's warranty, model system, and maintenance history before authorizing any repairs.
- Always ask for written estimates and statements.
- Do not accept quotes for repairs of new units over the phone without first being shown the problem by the technician.
- Always get multiple quotes.
- Research the company and make sure the company lists a physical address.
- Never pay upfront before work has been completed.
- Beware of ads promising free cleanings or tune-ups. This can lead to recommendations for costly repairs that are not required, high pressure to replace your unit, or significant mark-ups of the price on replacement parts.

To read our complete list of tips to help avoid air-conditioning repair scams, click the link below.

[Read More](#)



Hiring A Contractor

With a lot of time for warm weather left, consumers may still be looking to start some projects around the home that require a contractor. Before hiring a contractor, though, it's important to do plenty of research before handing over any money or signing any contracts. If money is handed over to a contractor scammer before the work is done, it may never get finished or started.

What to know:

- Always check a contractor's license at verify.tn.gov but keep in mind that not all work requires a license.
- Never hand over an insurance check before work is completed.
- Tennessee consumers are not required to pay more than 1/3 of total cost estimate before work is completed.
- Be cautious of contractors who approach you and advise of repairs that need to be made to your home immediately or offer a discount due to having leftover supplies from a job down the road.
- Avoid paying in cash, use credit card when possible to increase security.

Find more tips for hiring a contractor and when a license is required at Tennessee's Board for Licensing Contractors.

[Tips For Hiring A Contractor](#)



IRS Imposter Scam

Tax season or not, scammers are always looking to cash in on this imposter scam. Remember, the IRS will only initiate contact through mail and never ask for payment over the phone or in the form of gift cards.

Warning signs:

Contact was by email or a phone call

- A notice hasn't been received in the mail from the IRS about taxes being owed.
- Payment forms requested are to make a payment over the phone, send gift cards or pre-paid debit cards, or wire money.
- They threaten that law enforcement is standing by ready to arrest or deport for not paying.

What to do if an IRS imposter calls:

- Ask the caller for a badge number, name, and a callback number and call 1-800-366-4484 to verify if it is a legitimate IRS employee.
- If the person calling you is an IRS employee, call them back.
- If not, report the incident to TIGTA and to the IRS through email at phishing@irs.gov with the subject line 'IRS Phone Scam'.

You can see all of the IRS's recommendations for what to do if you're contacted by an IRS impersonator [here](#).

The Tennessee Division of Consumer Affairs is the coordinating agency for consumer complaints. If a consumer feels that they have been treated deceptively or unfairly by a Tennessee business, they can visit the Division of Consumer Affairs at tn.gov/consumer or call (615) 741-4737 to file a complaint or for more information about how we can help.

What's New?

Consumer Affairs' Scam Webpage

The Scams, Schemes & Swindles page is the newest addition to the Consumer Affairs webpage. It serves as a central place for scam information and provides links to fraud and scam webpages of other State of Tennessee departments and agencies.

[Check It Out](#)

Recent Events



Nearly 10,000 lbs of Paper Shredded

The Division of Consumer Affairs partnered with Representative Jimmy Eldridge along with local police and narcotics unit to bring a shred and drug takeback event to Jackson, TN. Jackson residents securely shredded approximately 10,000 pounds of paper documents which is equivalent to almost 8 trees! All paper that was shredded will be recycled.

Legislative Update



Tennessee General Assembly Passed Additional Consumer Protection Laws

The 110th General Assembly passed new legislation this past session that strengthens the State of Tennessee's commitment to protecting and enforcing the Consumer Protection Act.

Here's a breakdown of the legislation:

- [SBO511/HB1050](#) revises the Anti-Phishing Act of 2006 by making it a Class A misdemeanor to send inaccurate or misleading caller ID information with the intent to defraud, harm or steal. Under the legislation, the Attorney General may seek a court order and recover a penalty of up to \$10,000 per violation.
- [SB0737/HB0726](#) adds to the violations of the Consumer Protection Act of 1977 any deceptive advertising or services of the services of a motor vehicle warranty that insinuates the warranty originated from the original manufacturer of the vehicle or from the dealer that sold the vehicle.

To read the full release, click the link below.

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